DOCUMENT RESUME

ED 207 913 SO 013 641

AUTHOR Dawson, George
TITLE The Economics of Aging: A Guide for Independent Study.
INSTITUTION State Univ. of New York, Old Westbury, N.Y. Center for Business and Economic Education.
PUB DATE 81
NOTE 65p.

EDRS PRICE MF01/PC03 Plus Postage.
DESCRIPTORS Bibliographies; *Economics; Employment Problems; Higher Education; *Independent Study; Learning Activities; *Older Adults; Organizations (Groups); Retirement
IDENTIFIERS *Aging Education

ABSTRACT

The major portion of this publication contains a bibliography of resources which college students can utilize in an independent study of the economic problems of aging. The first two pages of the publication suggest student projects. For example, it is suggested that students might make a thorough study of retirement planning, do research on the housing situation of the elderly, or examine the programs of their state and local governments pertaining to the aged. The bibliography that follows cites books, journals, newsletters, monographs, special reports, directories, and a few select journal articles. Also included is a list of both public and private agencies and organizations with various kinds of programs for the elderly. The appendix contains a paper entitled "The Problems of the Older Worker: Factors That Affect Employment Status." (Author/RM)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED207913

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☐ This document has been reproduced as received from the person or organization originating it.

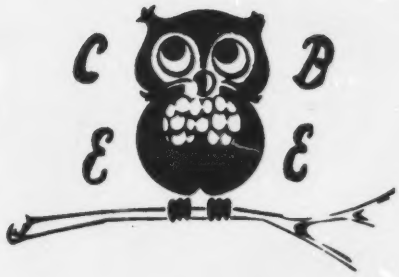
X Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

GEORGE DAWSON

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."



THE ECONOMICS OF AGING

A Guide for Independent Study

by

George Dawson

Produced By

The Empire State College
Center for Business & Economic Education
State University of New York
and

The Hauppauge Unit of
Empire State College

1981

SP 013 641

3/2

CONTENTS

INTRODUCTION	page 1
SUGGESTED PROJECTS FOR THE STUDY OF THE ECONOMIC PROBLEMS OF THE AGING	page 2
BIBLIOGRAPHY	page 4
MATERIALS FOR TEACHING ABOUT THE AGING	page 28
AGENCIES AND ORGANIZATIONS	page 30
APPENDIX: AN EXAMPLE OF A STUDENT PAPER ON AN ECONOMIC PROBLEM OF THE AGING	page 34

INTRODUCTION

The problems of the aging are receiving much attention today. Many students at Empire State College are concerned about these problems and wish to study the economic situation of the elderly. Individually tailored "learning contracts" have been developed for these persons. Because of the growing interest in the subject, we believed that a study guide on the economics of aging would be useful for our students. Although this guide is aimed primarily at Empire State College students, the bibliography and some other parts of the booklet could be of interest to others who are concerned about the problems of the aging.

Many people responded to my request for suggested materials to list in this guide. I cannot list them all, but I am especially grateful to Adelaide Attard, Nassau County Commissioner of Senior Citizen Affairs, Eileen O'Brien and Alice Brophey of the New York City Department for the Aging, Ruth Finley of the Virginia Center on Aging, Jean Jackson of the National Council on the Aging, and Professor Jane Shipton of Empire State College. I am indebted to Mr. Martin Baicker, a former student at Empire State College, for permitting me to reproduce his paper on the employment problems of older workers. These persons are not responsible for any errors or deficiencies that might appear in this guide.

This project of the Empire State College Center for Business & Economic Education enjoyed the support of the College administration in general, and of Dr. John Morse, Coordinator of the College's unit in Hauppauge, New York, in particular. Publication would not have been possible without Dr. Morse's assistance.

Any comments on this booklet should be sent to me, George G. Dawson, Empire State College, P.O. Box 130, Old Westbury, New York 11568.

— George G. Dawson
March, 1981

SUGGESTED PROJECTS FOR THE STUDY OF THE ECONOMIC PROBLEMS OF THE AGING

- If you are studying basic economics in this contract, try to relate each problem or issue dealt with in the textbook to the aging. For example, how are the aging affected by inflation? How are they affected by the business cycle? What are the consumer problems of the aging? Is our tax system fair to the aging? Write a short paper on each chapter, showing how the concepts or problems pertain to the elderly.

- Make a thorough study of retirement planning. How should a person prepare for retirement? What plans should be made for housing, transportation, health care, insurance, personal budgeting, and the like? How can the retired person try to protect his or her income from inflation?

- Study the problems of the elderly as consumers. What sort of budget planning is needed by the aged person? How should an aged person plan his or her expenditures? How can the elderly cope with the problem of living on relatively fixed incomes in an inflationary economy?

- Do research on the housing situation of the elderly? What types of housing arrangements exist? Are they adequate? How should a person approaching retirement plan for housing in the future? What sort of housing should be made available? How should special housing for the elderly be financed?

- Write a formal paper on the older worker. What special problems do older workers have? Are employers prejudiced against the older worker? What should be done to help the older worker? Is the older worker more or less productive than the young worker? How can older workers prepare for a productive future? How can they be re-trained for new occupations? What sort of part-time jobs exist for the semi-retired worker?

- Compile a list of useful activities for the elderly, with a description and analysis of each item listed. How can a retired person continue to contribute to society through such things as the Executive Volunteer Corps? Through work with charitable organizations? Through helping other retired people? Through artistic activities? Through participation in government or politics? By some sort of teaching? Develop a plan for your community to adopt so that the aged population of that community can lead active and useful lives.

- Make a study of the status and problems of the elderly in your own community. (This might be combined with the activity immediately above.) What percentage of the population is made up of elderly people? What are their particular problems? What burdens do they impose on the community? How do they contribute to the community? What sort of program should local government have for the elderly?

- Survey the literature on the economics of the aging or the elderly. (See the bibliography in this booklet.) Write brief reviews on the major publications dealing with the economics of aging. Write a critical analysis, indicating

the major strengths and weaknesses of the publications. Conclude with your recommendations for additional publications that are needed in this field.

- Examine the programs of the federal government that pertain to the aging or the elderly. What laws have been passed pertaining to the elderly? What federal agencies deal with the problems of the aged? How would you evaluate the federal government's policies and programs for the aged? What future programs would you suggest at the federal level?

- Examine the programs of your state and local governments pertaining to the aged. Answer the same kinds of questions posed in the item immediately above, except that the state and local governments are now the objects of interest.

- Study the health problems of the elderly. How are their economic conditions affected by health problems? Examine Medicare and Medicaid. Are these programs adequate? What other programs exist to help the aged deal with their health and medical problems? What changes, if any, are needed in these programs? What kinds of national, state, and local programs are needed to provide adequate medical care for the elderly? How can the elderly help to meet their own medical and health needs?

- If possible, make case studies of aging or elderly individuals. Interview them, examine their budgets, and note their "life styles." What economic problems do they have? How are their problems similar to those of other elderly people? How and why do they differ? In what ways, if any, might their economic situations be improved?

- Do an original research project on the economic problems of the elderly. For example, make a survey of the elderly in a particular area. Concentrate on some particular aspect of their economic problems (such as the effects of inflation on their levels of living) or on their economic problems in general. (This project should be preceded by a study of research techniques and statistical analysis.) Write a detailed report on your findings.

- Study the programs for the elderly in other industrialized nations and compare them with programs in the United States. How and why are they similar? How and why do they differ? What, if anything, can we learn from the programs of other countries?

- Describe and evaluate organizations of or for the elderly (such as the American Association of Retired Persons). What are their goals? What are their activities and programs? What do they do to help the elderly cope with their economic problems? How effective are they? You might develop a directory of these organizations -- a directory that could be of use to older people.

- Write a history of the elderly in our society and economy. How are the elderly viewed in our society? How has the position of the older person changed over time? Why has it changed? What are the implications of these changes for the economy, and for the older person in our economy? (You might combine this with a sociological study in a two-part contract.)

BIBLIOGRAPHY

This list contains books, journals, newsletters, monographs, special reports, directories, and a few selected articles dealing with the aging. Many are not confined to the economics of aging but are listed because they contain some economic material or because they include ideas and information that in some way relates to economic issues. A few of the older publications are included because they might be of historical interest, even if much of the information is out of date.

In terms of difficulty, the publications range from fairly technical items requiring some previous study of economics for full comprehension to non-technical material easily grasped by the layperson. Please note that the fact that an item is included here does not necessarily imply agreement with any views expressed therein, nor does it necessarily constitute a recommendation of the publication. Publications useful to one person might not be of interest to others. Before recommending an item for student use, therefore, an instructor should be well aware of the student's background, objectives, and interests. The instructor is also advised to examine copies of the items before suggesting that they be used.

It is not claimed that this is a complete list of the available material on the economics of aging. Suggestions for additional items should be sent to the compiler. Any ideas that might make this study guide more useful will be welcomed.

AARP NEWS BULLETIN. (Monthly) American Association of Retired Persons, 1909 K. St., N.W., Washington, D.C. 20049. (Free to members.)

Achenbaum, W. Andrew, OLD AGE IN THE NEW LAND: 1790 to the Present. Baltimore: Johns Hopkins University Press, 1979. (Includes economic aspects.)

AGEING INTERNATIONAL. (Quarterly) International Federation on Ageing, 1909 K. St., N.W., Washington, D.C. 20049. ($8 per year.)

AGING. (Bi-monthly) U.S. Government printing Office, Washington, D.C. ($9.25 a year.)

Allen, Everett T., Jr.,; Melone, Joseph J.; and Rosenbloom, Jerry S., PENSION PLANNING: PENSIONS, PROFIT SHARING AND OTHER DEFERRED COMPENSATION PLANS. 3rd ed. Homewood, Ill.: Richard D. Irwin Co., 1976.

American Association of Retired Persons and National Retired Teachers Association, A 'BETTER RETIREMENT' BOOK. Long Beach, Calif.: AARP and NRTA. Various dates. (Series of booklets on such topics as consumer problems, income tax, housing, jobs, and benefits.)

American Association of Retired People, MODERN MATURITY. (Magazine) AARP, 215 Long Beach Blvd., Long Beach, Calif. 90801. (Free to members.)

American Council of Life Insurance, PENSION FACTS. Washington, D.C.: American Council of Life Insurance, annual.

Ball, Robert M., SOCIAL SECURITY TODAY AND TOMORROW. New York: Columbia University Press, 1978.

Barfield, Richard E., and Morgan, James N., EARLY RETIREMENT: THE DECISION AND THE EXPERIENCE AND A SECOND LOOK. Ann Arbor, Michigan: Institute for Social Research, 1975. 345pp.

Barsby, Steve L., and Cox, Dennis R., DETERMINANTS OF INTERSTATE MIGRATION OF THE ELDERLY: AN ECONOMIC ANALYSIS. Lexington, Mass.: Lexington Books, 1975.

Bier, William C., AGING: ITS CHALLENGE TO THE INDIVIDUAL AND SOCIETY. Bronx, New York: Fordham University Press, 1974.

Binstock, Robert H., and Shanas, Ethel, editors, HANDBOOK OF AGING AND THE SOCIAL SCIENCES. New York: Van Nostrand Reinhold, 1976. 685pp.

Bixby, Lenore E., et. al., DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS OF THE AGED. Washington, D.C.: U.S. Govt. Printing Office, 1975. (1967 data.)

Blau, Zena S., OLD AGE IN A CHANGING SOCIETY. New York: New Viewpoints (Division of Franklin Watts, Inc.), 1973. 285pp.

Bleakney, Thomas P., RETIREMENT SYSTEMS FOR PUBLIC EMPLOYEES. Homewood, Illinois: Richard D. Irwin, 1972.

Board of Trustees of the Federal Old Age and Survivors Insurance and Disability Insurance Trust Funds, ANNUAL REPORT. Washington, D.C.: U.S. Govt. Printing Office, annual.

Borgatta, Edgar, F., and McCluskey, Neil, AGING AND SOCIETY: CURRENT RESEARCH AND POLICY PERSPECTIVES. Beverly Hills, Calif.: Sage Publications, 1980. 224pp.

Breckinridge, Elizabeth L., EFFECTIVE USE OF OLDER WORKERS. Chicago: Wilcox and Follett Co., 1953.

Brennan, Michael; Schupack, Mark; and Taft, Philip, THE ECONOMICS OF AGE. New York: W.W. Norton, 1967.

Buckley, Joseph C., as revised by Henry Schmidt, THE RETIREMENT HANDBOOK. New York: Harper & Row.

Butler, Robert N., WHY SURVIVE? BEING OLD IN AMERICA. New York: Harper & Row, 1975. 496pp.

Califano, Joseph A., Jr., "The Aging of America: Questions for the Four Generation Society." ANNALS OF THE AMERICAN ACADEMY OF POLITICAL AND SOCIAL SCIENCE. July, 1978. Pp. 96-107.

Campbell, Arthur A., editor, SOCIAL, ECONOMIC, AND HEALTH ASPECTS OF LOW FERTILITY. Washington, D.C.: U.S. Dept. of Health, Education and Welfare, 1980. 320pp.

Campbell, Colin D. and Rosemary G., "Conflicting Views on the Effect of Old-Age and Survivors Insurance on Retirement." ECONOMIC INQUIRY. Sept. 1976, pp. 369-388.

Chen, Yung-Ping, BACKGROUND PAPER ON INCOME FOR THE 1971 WHITE HOUSE CONFERENCE ON AGING. LosAngeles: Institute of Industrial Relations, University of California, 1971.

Clague, Ewan; Palli, Balraj; and Kramer, Leo, THE AGING WORKER AND THE UNION: EMPLOYMENT AND RETIREMENT OF MIDDLE-AGED AND OLDER WORKERS. New York: Praeger, 1971. 162pp.

Clark, F. Legros, and Dunne, Agnes C., AGING IN INDUSTRY. Westport, Conn.: Greenwood Press.

Clark, F. Legros, WORK, AGE AND LEISURE. London: Michael Joseph, Ltd., 1966.

Clark, Robert, THE ROLE OF PRIVATE PENSIONS IN MAINTAINING LIVING STANDARDS IN RETIREMENT. Washington, D.C.: National Planning Association, 1977.

Clark, Robert; Kreps, Juanita; and Spengler, Joseph, "Economics of Aging: A Survey," in JOURNAL OF ECONOMIC LITERATURE, Sept. 1978, pp. 919-962.

Clark, Robert L., and Spengler, Joseph P., THE ECONOMICS OF INDIVIDUAL AND POPULATION AGING. New York: Cambridge University Press, 1980. 224pp. (Changing age structures, and the macroeconomic problems caused by an increasing proportion of aged people.)

Congressional Budget Office, LONG-TERM CARE FOR THE ELDERLY AND DISABLED. Washington, D.C.: U.S. Govt. Printing Office, 1977.

Cooley, Leland F., and Lee M., HOW TO AVOID THE RETIREMENT TRAP. Plainview, N.Y.: Nash Publishing Co., 1972. (Also in Popular Library paperback.)

Corson, John J., and McConnell, John W., ECONOMIC NEEDS OF OLDER PEOPLE. New York: Twentieth Century Fund, 1956.

Cottin, Lou, ELDERS IN REBELLION: A GUIDE TO SENIOR ACTIVISM. New York: Dobbleday/Anchor.

Cottrell, Fred, and Atchley, Robert C., WOMEN IN RETIREMENT: A PRELIMINARY REPORT. Oxford, Ohio: Scripps Foundation, 1969.

Davidson, Stephen M., et. al., THE COST OF LIVING LONGER: NATIONAL HEALTH INSURANCE AND THE ELDERLY. Lexington, Mass.: Lexington Books, 1980. 144pp.

Donahue, Wilma, EARNING OPPORTUNITIES FOR OLDER WORKERS. Ann Arbor: University of Michigan Press, 1955.

Downs, Hugh, HUGH DOWNS' BEST YEARS BOOK. New York: Delacorte Press, 1980. (Retirement planning.)

Duensing, Edward, AGE-SEGREGATED HOUSING: ITS IMPACT ON ELDERLY AMERICANS AND REAL ESTATE MARKETS. Monticello, Illinois: Vance Bibliographies, 1980. 23pp.

Dunetz, Martin R., HOW TO FINANCE YOUR RETIREMENT. Reston, Va.: Prentice-Hall; Reston Publ. Co., 1979. 227pp.

Epstein, Lenore A., and Murray, Janet H., THE AGED POPULATION OF THE UNITED STATES. Washington, D.C.: U.S. Govt. Printing Office, 1967. (1962 data.)

Fairholm, Gilbert W., PROPERTY TAX RELIEF PROGRAMS FOR THE ELDERLY: A REVIEW OF CURRENT LITERATURE AND POLICY IMPLICATIONS FOR VIRGINIA. Richmond, Va.: Virginia Center on Aging, Virginia Commonwealth University, 1978. (Mimeographed)

Federal Council on the Aging, THE IMPACT OF THE TAX STRUCTURE ON THE ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1975.

Federal Reserve Bank of Boston, FUNDING PENSIONS: ISSUES AND IMPLICATIONS FOR FINANCIAL MARKETS. Boston: Federal Reserve Bank, 1976.

Ferrara, Peter J., SOCIAL SECURITY: THE INHERENT CONTRADICTION. San Francisco: CATO Institute, 1980. 480pp.

Fischer, David Hackett, GROWING OLD IN AMERICA. New York: Oxford Univ. Press, 1977.

Flowers, Marilyn R., WOMEN AND SOCIAL SECURITY: AN INSTITUTIONAL DILEMMA. Washington, D.C.: American Enterprise Institute for Public Policy Research, 1977.

Freiden, Alan; Leimer, Dean; and Hoffman, Ronald, INTERNAL RATES OF RETURN TO RETIRED WORKER-ONLY BENEFICIARIES UNDER SOCIAL SECURITY, 1967-70. Washington, D.C.: Social Security Admin., 1976.

Friedmann, Eugene A., and Havighurst, Robert J., THE MEANING OF WORK AND RETIREMENT. Chicago: University of Chicago Press, 1954.

THE GERONTOLOGIST. (Periodical sometimes containing articles pertaining to economics, such as Thomas Borzilleri's "The Need for a Separate Consumer Price Index for Older Persons" in the June, 1978, issue, pp. 230-236.)

Grad, Susan, and Foster, Karen, INCOME OF THE POPULATION 55 AND OVER, 1976. Washington, D.C.: Social Security Admin., 1979.

Greenbough, William C., and King, Francis P., PENSION PLANS AND PUBLIC POLICY. New York: Columbia University Press, 1976.

Gross, Ronald; Gross, Beatrice; and Seidman, Sylvia, THE NEW OLD: STRUGGLING FOR DECENT AGING. New York: Doubleday/Anchor, 1979. 509pp.

Hammermesh, Daniel S., UNEMPLOYMENT INSURANCE AND THE OLDER AMERICAN. Kalamazoo, Michigan: The W.E. Upjohn Institute for Employment Research, 1980. 117pp.

Harris, Charles S., FACT BOOK ON AGING. Washington, D.C.: National Council on the Aging, Inc., 1978. 263pp.

Harris, Louis, and Associates, THE MYTH AND REALITY OF AGING IN AMERICA. Washington, D.C.: The National Council on Aging, 1975.

Health Research Group, YOUR MONEY OR YOUR HEALTH: A SENIOR CITIZEN'S GUIDE TO AVOIDING HIGH CHARGING DOCTORS. Washington, D.C.: Dept. S., Health Research Group, 2000 P St., N.W., Washington, D.C. 20036.

Hersey, Jean, and Hersey, Robert, THESE RICH YEARS: A JOURNAL OF RETIREMENT. New York: Charles Scribner's Sons, 1969.

Herzog, Barbara P., editor, AGING AND INCOME. New York: Human Sciences Press, 1978.

Human Resources and Income Security Project, STUDY OF INTERRELATIONSHIPS OF BENEFIT PROGRAMS FOR THE ELDERLY. Washington, D.C.: The Urban Institute, 1975. (Prepared for the Federal Council on Aging.)

Huttman, Elizabeth D., HOUSING AND SOCIAL SERVICES FOR THE ELDERLY: SOCIAL POLICY TRENDS. New York: Praeger, 1977.

Institute of Gerontology, THE AGING CONSUMER. Ann Arbor: University of Michigan and Wayne State University, 1970. 54pp. (A collection of papers.)

International Federation on Ageing, HOME-HELP SERVICES FOR THE AGING AROUND THE WORLD. Washington, D.C.: International Federation on Ageing, 1909 K. St., N.W. Washington, D.C. 20049.

INTERNATIONAL JOURNAL OF AGING AND HUMAN DEVELOPMENT. (Monthly.) Baywood Publ. Co., 43 Central Drive, Farmingdale, N.Y. 11735.

Jacobson, Beverly, YOUNG PROGRAMS FOR OLDER WORKERS: CASE STUDIES IN PROGRESSIVE PERSONNEL POLICIES. Scarsdale, N.Y.: Work in America Institute, 1980. Also: New York: Van Nostrand Reinhold. (Summary of 69 innovative programs.)

Jorgensen, James, THE GRAYING OF AMERICA: RETIREMENT AND WHY YOU CAN'T AFFORD IT. New York: Dial Press, 1980. 245pp.

JOURNAL OF GERONTOLOGY. (Published every other month.) Gerontological Society, 1 Dupont Circle, Washington, D.C. 20036.

Kalish, Richard A., THE LATER YEARS: SOCIAL APPLICATION OF GERONTOLOGY. Monterey, Calif.: Brooks/Cole Publ. Co., 1977.

Kaplan, Robert S., INDEXING SOCIAL SECURITY: AN ANALYSIS OF THE ISSUES. Washington, D.C.: American Enterprise Institute, 1977.

Kleiler, Frank M., CAN WE AFFORD RETIREMENT? Baltimore: The Johns Hopkins University Press, 1978.

Kreps, Juanita M., LIFETIME ALLOCATION OF WORK AND INCOME: ESSAYS ON THE ECONOMICS OF AGING. Durham, N.C.: Duke University Press, 1971.

Lee, Donald H., A SELECTED, ANNOTATED BIBLIOGRAPHY ON AGING AND THE AGED: 1968-1972. Cambridge, Mass.: Mass. Institute of Technology, Dept. of Urban Studies and Planning, 1972. 46pp.

Lehman, Harvey C., AGE AND ACHIEVEMENT. Princeton, N.J.: Princeton Univ. Press, 1953.

Lindsay, Inabel B., THE MULTIPLE HAZARDS OF AGE AND RACE: THE SITUATION OF AGED IN THE UNITED STATES. Washington, D.C.: U.S. Senate Special Committee on Aging, 91st Congress, 1971. (Working Paper.)

McGill, Dan M., FUNDAMENTALS OF PRIVATE PENSIONS. Homewood, Ill.: Richard D. Irwin, Inc., 1975.

Mathiasen, Geneva, SERVICES TO THE AGING IN NEW YORK CITY. (Volume 2 in PRIORITIES IN SOCIAL SERVICES: A GUIDE FOR PHILANTHROPIC FUNDING.) New York: Praeger, 1971 150pp.

Mendelson, Mary A., TENDER LOVING GREED. New York: Knopf, 1974. 245pp. (Nursing homes.)

Moon, Marilyn, THE MEASUREMENT OF ECONOMIC WELFARE: ITS APPLICATION TO THE AGED POOR. New York: Academic Press, 1977.

Moon, Marilyn, and Smolensky, Eugene, INCOME SUPPORT POLICIES FOR THE AGED. Cambridge, Mass.: Ballinger, 1977.

Moss, Gordon, and Moss, Walter, editors, GROWING OLD. Culver City, Calif.: Social Studies School Service, 1975. 253pp.

Murray, Merrill G., SHOULD PENSIONERS RECEIVE UNEMPLOYMENT COMPENSATION? Kalamazoo, Mich.: The W.E. Upjohn Institute for Employment Research, 1967. 42pp.

Nader, Ralph, and Blackwell, Kate, YOU AND YOUR PENSION. New York: Grossman, 1973. 215pp.

National Council on the Aging, CURRENT LITERATURE ON AGING. (Quarterly.) 1828 L Street, N.W., Washington, D.C. 20036.

National Council of the Aging, AGING AND WORK. (Formerly called INDUSTRIAL GERONTOLOGY. Published quarterly.) See address above.

National Council of the Aging, THE MYTH AND REALITY OF AGING IN AMERICA. Washington, D.C.: National Council of the Aging, 1975.

National Council of the Aging, PERSPECTIVE ON AGING. (Published every other month.) See address above.

National Council of Senior Citizens, SENIOR AIDES: A UNIQUE FEDERAL PROGRAM. Washington, D.C.: National Council of Senior Citizens, 1511 K St., N.W. Washington, D.C. 20005. 90pp.

National Journal, THE ECONOMICS OF AGING. Washington, D.C.: The Government Research Corp., 1978. (A National Journal Issues Book.)

National Retired Teachers Assn., and American Assn. of Retired Persons, INFORMATION ON MEDICARE & HEALTH INSURANCE FOR OLDER PEOPLE. Washington, D.C.: NRTA and AARP, 1978. 25pp.

National Retired Teachers Assn., and American Assn. of Retired Persons, INFORMATION ON MEDICARE AND HEALTH INSURANCE FOR OLDER PEOPLE. Washington, D.C.: NRTA and AARP, 1978. 25pp.

Older Women's League Educational Fund, AGE DISCRIMINATION WITHIN REASON: Testimony for the U.S. Commission on Civil Rights. Oakland, Calif.: OWL Educational Fund, 1977.

_____, COVERLETTER. (Periodical. Cost: $3 for four issues. Older Women's League Educational Fund, 3800 Harrison St., Oakland, Calif. 94611.)

_____, THE ECONOMICS OF AGING HOMEMAKERS. Oakland, Calif.: OWL Educational Fund, 1979.

_____, DISPLACED HOMEMAKERS: "FORCED RETIREMENT" LEAVES MANY PENNILESS. Oakland, Calif.: Older Women's League Educational Fund, 1978.

_____, EMPLOYMENT PROBLEMS OF OLDER WOMEN. Oakland, Calif.: Older Women's League Educational Fund, 1977.

_____, FINANCING SOCIAL SECURITY! A 1981 Perspective for Women. Oakland, Calif.: Older Women's League Educational Fund, 1981.

_____, HEALTH INSURANCE PACKET. (Model Bill and Commentary.) Oakland, Calif.: Older Women's League Educational Fund, 1981.

_____, OLDER WOMEN AND HEALTH CARE: STRATEGY FOR SURVIVAL. Oakland, Calif.: Older Women's League Educational Fund, 1980. ("Gray Paper" #3.)

_____, OLDER WOMEN AND PENSIONS: CATCH 22. Oakland, Calif.: Older Women's League Educational Fund, 1980. ("Gray Paper" #4.)

_____, OLDER WOMEN AND PUBLIC POLICY. Oakland, Calif.: Older Women's League Educational Fund, 1979. ("Gray Paper" #1.)

_____, OLDER WOMEN: PUBLIC POLICY, PRIVATE PAIN. Oakland, Calif.: Older Women's League Educational Fund, 1979.

_____, SOCIAL SECURITY: ADEQUACY AND EQUITY FOR OLDER WOMEN. Oakland, Calif.: Older Women's League Educational Fund, 1979. ("Gray Paper" #2.)

_____, WELFARE: END OF THE LINE FOR WOMEN. Oakland, Calif.: Older Women's League Educational Fund, 1980. ("Gray Paper" #4.)

O'Meara, J. Roger, RETIREMENT: REWARD OR REJECTION? New York: The Conference Board, 1977. (Guidelines for company retirement programs.)

Orbach, Harold, and Tibbitts, Clark, editors, AGING AND THE ECONOMY. Ann Arbor: University of Michigan Press, 1963.

Organization for Economic Cooperation and Development, SOCIOECONOMIC POLICIES FOR THE ELDERLY. Washington, D.C.: OECD Publications and Information Center, 1979. 169pp. (Survey of programs in Germany, France, Norway, and the United States.)

Orshansky, Mollie, FEDERAL WELFARE REFORM AND THE ECONOMIC STATUS OF THE AGED POOR. Washington, D.C.: Social Security Admin., 1974.

Peterson, David A., THE CRISIS IN RETIREMENT FINANCE: THE VIEWS OF OLDER AMERICANS. Ann Arbor: University of Michigan/Wayne State University Institute of Gerontology, 1972.

Pratt, Francis, TEACHING ABOUT AGING. Boulder, Colorado: Social Science Education Consortium, 1977. 75pp. (ERIC Clearinghouse for the Social Sciences.)

Pratt, Henry J., THE GRAY LOBBY. Chicago: University of Chicago Press, 1977.

President's Task Force on Aging, TOWARD A BRIGHTER FUTURE FOR THE ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1970.

RETIREMENT LIVING. (Monthly magazine.) 150 East 58th Street, New York, N.Y. 10022.

Rhine, Shirley H., OLDER WORKERS AND RETIREMENT. New York: The Conference Board, 1978.

Riley, Matilda W., et. al., AGING AND SOCIETY: AN INVENTORY OF RESEARCH FINDINGS. New York: Russell Sage Foundation, 1968. 636pp.

Rones, Philip L., "Older Men — The Choice Between Work and Retirement," MONTHLY LABOR REVIEW. November 1978, pp. 3-10.

Ross, Irwin, "Retirement at Seventy: A New Trauma for Management," FORTUNE. May 8, 1978, pp. 106-112.

Ross, Jane L., MAINTENANCE AND PRE-RETIREMENT STANDARDS OF LIVING AFTER RETIREMENT. Washington, D.C.: U.S. Govt. Printing Office, 1976.

Schulz, James H., THE ECONOMICS OF AGING. 2nd ed. Belmont, Calif.: Wadsworth, 1980. 219pp.

_____, THE ECONOMIC STATUS OF THE RETIRED AGED IN 1980: SIMULATION PROJECTIONS. Washington, D.C.: U.S. Govt. Printing Office, 1968. 72pp. (Dept. of H.E.W.)

_____, et. al., PROVIDING ADEQUATE RETIREMENT INCOME: PENSION REFORM IN THE UNITED STATES. Hanover, New Hampshire: University Press of New England, 1974.

Shanas, Ethel, et. al., OLD PEOPLE IN THREE INDUSTRIAL SOCIETIES. New York: Atherton, 1968.

Sheppard, Harold L., NEW PERSPECTIVE ON OLDER WORKERS. Kalamazoo, Michigan, The W.E. Upjohn Institute for Employment Research, 1971. 90pp.

_____, editor, TOWARD AN INDUSTRIAL GERONTOLOGY. Cambridge, Mass.: Schenkman Publishing Company, 1970. 165pp.

_____, and Rix, Sara E., THE GRAYING OF WORKING AMERICA: THE COMING CRISIS OF RETIREMENT-AGE POLICY. New York: The Free Press, 1977.

Shields, Laurie, DISPLACED HOMEMAKERS: ORGANIZING FOR A NEW LIFE. New York: McGraw-Hill, 1981.

Siegel, Jacob S., DEMOGRAPHIC ASPECTS OF AGING AND THE OLDER POPULATION IN THE UNITED STATES. Washington, D.C.: U.S. Govt. Printing Office, 1976.

Slavick, Fred, COMPULSORY AND FLEXIBLE RETIREMENT IN THE AMERICAN ECONOMY. Ithaca, New York: Cornell University Press, 1966.

Sommers, Tish, COMPOUNDING IMPACT OF AGE ON SEX. (From the CIVIL RIGHTS DIGEST) Oakland, Calif.: Older Women's League Educational Fund, 1974.

_____, EMPLOYMENT PROBLEMS OF OLDER WOMEN: Testimony Before U.S. House of Representatives Select Committee on Aging, July 1977. (Available from Older Women's League, 3800 Harrison Street, Oakland, Calif. 94611. $2.00)

_____, and Shields, Laurie, "The Economics of Aging Homemakers," JOURNAL OF HOME ECONOMICS, Vol. 71, No. 2, Summer, 1979. (Reprints available from Older Women's League. See above address. Price: 50¢.)

Stehouwer, W., OLD PEOPLE IN THREE INDUSTRIAL SOCIETIES. Chicago: Aldine, 1968.

Stein, Bruno, SOCIAL SECURITY AND PENSIONS IN TRANSITION: UNDERSTANDING THE AMERICAN RETIREMENT SYSTEM. New York: The Free Press, 1980. 208pp.

Sterne, Richard S.; Phillips, James E.; and Rabuska, Alvin, THE URBAN ELDERLY POOR: RACIAL AND BUREAUCRATIC CONFLICT. Lexington, Mass.: Lexington Books, 1974.

Streib, Gordon F., and Schneider, Clement J., RETIREMENT IN AMERICAN SOCIETY. Ithaca, New York: Cornell University Press, 1971.

Struyk, Raymond J., and Soldo, Beth J., IMPROVING THE ELDERLY'S HOUSING: A KEY TO PRESERVING THE NATION'S HOUSING STOCK AND NEIGHBORHOODS. Cambridge, Mass.: Harper & Row, Ballinger, 1980. 325pp.

Swartz, Melvin Jay, DON'T DIE BROKE! A GUIDE TO SECURE RETIREMENT. New York: Macmillan, 1975.

Taggart, Robert, THE LABOR MARKET IMPACTS OF THE PRIVATE PENSION SYSTEM. Washington, D.C.: U.S. Govt. Printing Office, 1973.

Tax Foundation, STATE AND LOCAL EMPLOYEE PENSION SYSTEMS: New York: The Tax Foundation, 1969.

Tenenbaum, Frances, OVER 55 IS NOT ILLEGAL: A RESOURCE BOOK FOR ACTIVE OLDER PEOPLE. Boston: Houghton Mifflin, 1979.

Tibbitts, Clark, and Donahue, Wilma, editors, AGING IN TODAY'S SOCIETY. Englewood Cliffs, N.J.: Prentice-Hall, 1960.

Tilove, Robert, PUBLIC EMPLOYEE PENSION FUNDS. New York: Columbia Univ. Press, 1976.

Tolley, G.S., and Burghauser, Richard V., editors, INCOME SUPPORT POLICIES FOR THE AGED. Cambridge, Mass.: Ballinger Publishing Company, 1977.

Tuckman, Jacob, and Lorge, Irving, RETIREMENT AND THE INDUSTRIAL WORKER. New York: Teachers College, Columbia University Press, 1953.

U.S. Administration on Aging, AGING. (News magazine.) Washington, D.C.: U.S. Govt. Printing Office. ($5.00 per year.)

_____, OLDER AMERICANS ARE A NATURAL RESOURCE. Washington, D.C.: U.S. Dept. of Health, Education and Welfare.

U.S. Bureau of the Census, SOCIAL AND ECONOMIC CHARACTERISTICS OF THE OLDER POPULATION. Washington, D.C.: U.S. Dept. of Commerce, 1975. (Current Population Reports, Special Studies Series P-53, No. 57.)

_____, WE THE AMERICAN ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1973. 15pp.

U.S. Bureau of Labor Statistics, THE EMPLOYMENT PROBLEMS OF OLDER WORKERS. Washington, D.C.: U.S. Govt. Printing Office, 1971. 46pp.

_____, THREE BUDGETS FOR A RETIRED COUPLE. Washington, D.C.: U.S. Dept. of Labor, 1977.

U.S. Comptroller General, EFFECT OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT ON THE TERMINATION OF SINGLE EMPLOYER DEFINED BENEFIT PENSION PLANS. Washington, D.C.: U.S. General Accounting Office, 1978.

U.S. Dept. of Housing and Urban Development Library, THE BUILDING ENVIRONMENT FOR THE ELDERLY AND THE HANDICAPPED: A BIBLIOGRAPHY. Washington, D.C.: U.S. Govt. Printing Office, 1971. 46pp.

U.S. Dept. of Labor, BACK TO WORK AFTER RETIREMENT. Washington, D.C.: U.S. Manpower Admin., Dept. of Labor.

_____, EMPLOYMENT-RELATED PROBLEMS OF OLDER WORKERS. Washington, D.C.: U.S. Govt. Printing Office, 1979.

_____, THE OLDER AMERICAN WORKER: AGE DISCRIMINATION IN EMPLOYMENT. Washington, D.C.: U.S. Govt. Printing Office, 1965.

_____, THE UTILIZATION OF OLDER WORKERS. Washington, D.C.: U.S. Govt. Printing Office, 1980.

U.S. Government, ABUSES IN THE SALE OF HEALTH INSURANCE TO THE ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1979. 366pp.

_____, ABUSES IN THE SALE OF HEALTH INSURANCE TO THE ELDERLY IN SUPPLEMENTATION OF MEDICARE: A NATIONAL SCANDAL. Washington, D.C.: U.S. Govt. Printing Office, 1978. 444pp.

_____, DEVELOPMENTS IN AGING. 2 volumes. Washington, D.C.: U.S. Govt. Printing Office, 1979. Vol. 1, 247pp; vol. 2, 278pp.

_____, ECONOMICS OF A STATIONARY POPULATION: IMPLICATIONS FOR OLDER AMERICANS. Washington, D.C.: U.S. Govt. Printing Office, 1977. 91pp.

_____, THE EMERGING AGING NETWORK: A DIRECTORY OF STATE AND AREA AGENCIES ON AGING. Washington, D.C.: U.S. Govt. Printing Office, 1978. 132pp.

_____, FACTS ABOUT OLDER AMERICANS, 1976. Washington, D.C.: U.S. Govt. Printing Office, 1976. 12pp.

_____, FAMILIES: AGING AND CHANGING. Washington, D.C.: U.S. Govt. Printing Office, 1980. 118pp.

_____, GUIDE TO CENSUS DATA ON THE ELDERLY. Washington, D.C.: U.S. Government Printing Office, 1978. 74pp. (1970 census)

_____, INNOVATIVE DEVELOPMENTS IN AGING: AREA AGENCIES ON AGING. Washington, D.C.: U.S. Govt. Printing Office, 1979. 571pp. STATE LEVEL, 1980. 372pp.

_____, MEDICARE: HEALTH INSURANCE FOR THE AGED. (Series of 5 publications.) Washington, D.C.: U.S. Govt. Printing Office, 1971.

_____, MENTAL HEALTH AND THE ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1975. 139pp. (Senate hearings.)

_____, THE NATION'S STAKE IN THE EMPLOYMENT OF MIDDLE-AGED AND OLDER PERSONS. Washington, D.C.: U.S. Govt. Printing Office, 1971.

_____, NEW PERSPECTIVES IN HEALTH CARE FOR OLDER AMERICANS. Washington, D.C.: U.S. Govt. Printing Office, 1976. 92pp.

_____, OLDER WOMEN: A WORKSHOP GUIDE. Washington, D.C.: U.S. Govt. Printing Office, 1978. 39pp.

_____, OLDER WORKER EARNINGS AND THE 1965 SOCIAL SECURITY AMENDMENTS. Washington, D.C.: U.S. Govt. Printing Office, 1971. 77pp.

_____, PROTECTING OLDER AMERICANS AGAINST OVERPAYMENT OF INCOME TAXES. Washington, D.C.: U.S. Govt. Printing Office, 1980. 10pp.

_____, PROTECTION FOR THE ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1971. 8pp.

_____, SOCIAL SECURITY: A CRITIQUE OF RECOMMENDATIONS TO TAX BENEFITS AND TO RAISE THE ELIGIBILITY AGE FOR RETIREMENT BENEFITS. Washington, D.C.: U.S. Govt. Printing Office, 1980. 39pp.

_____, TRANSPORTATION AND AGING: SELECTED ISSUES. Washington, D.C.: U.S. Govt. Printing Office, 1971. 208pp.

_____, WORK AFTER 65: OPTIONS FOR THE 80s. Washington, D.C.: U.S. Govt. Printing Office, 1980. 193pp.

U.S. House of Representatives, ECONOMIC PROBLEMS OF AGING WOMEN. Washington, D.C.: Hearings of the Subcommittee on Retirement Income and Employment, House Select Committee on Aging, 1975. 29pp.

U.S. House Select Committee on Aging, FEDERAL RESPONSIBILITY TO THE ELDERLY. Washington, D.C.: U.S. Govt. Printing Office, 1979. 14pp.

_____, MANDATORY RETIREMENT: THE SOCIAL AND HUMAN COST OF ENFORCED IDLENESS. Washington, D.C.: U.S. Govt. Printing Office, 1977.

_____, NATIONAL PENSION POLICIES: PRIVATE PENSION PLANS. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1978.

_____, POVERTY AMONG AMERICA'S AGED. Washington, D.C.: U.S. Govt. Printing Office, 1978.

_____, RETIREMENT AGE POLICIES. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1977.

U.S. News & World Report, "Special Report: Life Begins at 55." U.S. NEWS & WORLD S.REPORT. Sept. 1, 1980, pp. 50-61

U.S. Office of Human Development, TO FIND THE WAY TO OPPORTUNITIES AND SERVICES FOR OLDER AMERICANS. Washington, D.C.: U.S. Dept. of Health, Education and Welfare.

U.S. Senate Committee on Labor and Public Welfare, EXTENDED CARE SERVICES AND FACILITIES FOR THE AGING. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1970. 184pp. (Medicare and related programs.)

U.S. Senate Special Committee on Aging, ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1971. Part I, 72pp; Part 2, 114pp.

_____, DEVELOPMENTS IN AGING. Annual Report of the Special Committee on Aging. Washington, D.C.: U.S. Govt. Printing Office, 1971.

_____, ECONOMICS OF AGING: TOWARD A FULL SHARE OF ABUNDANCE. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1970.

_____, POST-WHITE HOUSE CONFERENCE ON AGING REPORTS, 1973. Washington, D.C.: U.S. Govt. Printing Office, 1973.

_____, RETIREMENT, WORK, AND LIFELONG LEARNING. Washington, D.C.: U.S. Govt. Printing Office, 1979. (Testimony of Joseph A. Califano.)

_____, THE STAKE OF TODAY'S WORKERS IN RETIREMENT SECURITY. Washington, D.C.: U.S. Govt. Printing Office, 1970.

_____, TRENDS IN LONG-TERM CARE. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1970.

_____, UNEMPLOYMENT AMONG OLDER WORKERS. (Hearings.) Washington, D.C.: U.S. Govt. Printing Office, 1971. 99pp.

_____, WOMEN AND SOCIAL SECURITY: ADAPTING TO A NEW ERA. Washington, D.C.: U.S. Govt. Printing Office, 1975.

U.S. Senate Subcommittee on Employment and Retirement Incomes, THE RECESSION AND THE OLDER WORKER. (Hearings.) Washington, D.C.: Senate Special Committee on Aging, 1975. 81pp.

U.S. Social Security Administration, ALMOST 65: BASELINE DATA FROM THE RETIREMENT HISTORY STUDY. Washington, D.C.: Social Security Admin. Office of Research and Statistics, 1976.

_____, PLANNING FOR THE LATER YEARS. Washington, D.C.: Social Security Admin., 1973.

_____, SOCIAL SECURITY BULLETIN. (Monthly.) Washington, D.C. Social Security Admin. ($10.45 a year or 95¢ a copy.)

_____, SOCIAL SECURITY PROGRAMS IN THE UNITED STATES. Washington, D.C.: U.S. Govt. Printing Office. (Various times — revised periodically.)

Uris, Auren, OVER 50: THE DEFINITIVE GUIDE TO RETIREMENT. Radnor, Pa.: Chilton Book Co., 1979.

Viscusi, W. K., WELFARE OF THE ELDERLY: AN ECONOMIC ANALYSIS AND POLICY PRESCRIPTION. New York: John Wiley & Sons, 1979. 251pp.

Vladeck, Bruce C., UNLOVING CARE: THE NURSING HOME TRAGEDY. New York: Basic Books, 1980. 305pp.

White House Conference on Aging, TOWARD A NATIONAL POLICY ON AGING. 2 vols. (Final Report of 1971 Conference.) Washington, D.C.: U.S. Govt. Printing Office, 1971.

Wilson, Thomas, editor, PENSIONS, INFLATION AND GROWTH: A COMPARATIVE STUDY OF THE ELDERLY IN THE WELFARE STATE. New York: Crane, Russak & Company, 1974. 432pp. (The elderly in the United States and other western nations.)

Winter, Dorothy, HELP YOURSELF TO A JOB: A GUIDE TO RETIREES. Boston: Beacon Press, 1976. (Advice on getting a job.)

Withers, William, THE CRISIS IN OLD AGE FINANCE. Woodbury, N.Y.: Barron's, 1979. 304pp.

Woodruff, Diana S., and Birren, James E., editors, AGING. New York: Van Nostrance, 1974.

Work in America Institute, MID-CAREER PERSPECTIVES: THE MIDDLE-AGED AND OLDER POPULATION. Scarsdale, N.Y.: Work in America Institute Inc., 1980. (Review of the literature.)

"Your Company Pension: Will It Go Far Enough?" U.S. NEWS & WORLD REPORT. March 9, 1981. Pp. 76-77.

The following publications are available from the Center for the Study of Aging and Human Development, Duke University, Durham, North Carolina 27710.*

Duke Center Staff, MULTIDIMENSION FUNC TIONAL ASSESSMENT: THE OARS METHODOLOGY. 2nd ed. 226pp. (OARS means Older Americans Resources and Services. One of several areas dealt with in this item is "economic resources.")

Maddox, George L., editor, ASSESSMENT AND EVALUATION STRATEGIES IN AGING: PEOPLE, POPULATIONS AND PROGRAMS. 1978. 156pp.

Maddox, George L., and Karasik, editors, PLANNING SERVICES FOR OLDER PEOPLE: TRANSLATING NATIONAL OBJECTIVES INTO EFFECTIVE PROGRAMS. 1976. 186pp.

Elmore, Arlene C., compiler, MANUAL FOR COORDINATORS OF PRE-RETIREMENT PLANNING PROGRAMS. 1977.

Maddox, George L., THE FUTURE OF AGING AND THE AGED. 1971. 108pp.

Pfeiffer, Eric, editor, ALTERNATIVES TO INSTITUTIONAL CARE FOR OLDER AMERICANS: PRACTICE AND PLANNING. 1973. 197pp.

Fillenbaum, Gerda G., and Maddox, George L., editor, ASSESSING THE FUNCTIONAL STATUS OF LRHS PARTICIPANTS: TECHNIQUE, FINDINGS, IMPLICATIONS. 1977. 63pp. (LRHS means "longitudinal retirement history study.")

Heyman, Dorothy, editor, LEGAL PROBLEMS OF THE ELDERLY. 1975. 97pp. (Includes material on income maintenance and housing.)

(Some other publications of this Center are listed in the section MATERIALS FOR TEACHING ABOUT AGING.)

The following publications are available from the Virginia Center on Aging at Virginia Commonwealth University, Richmond, Virginia 23284.*

Shemock, Mary Kay, DIRECTORY OF SOURCES OF SECONDARY DATA RELEVANT TO THE ELDERLY. 1978. 97pp.

Fairholm, Gilbert W., PROPERTY TAX RELIEF PROGRAMS FOR THE ELDERLY. 1978. 125pp.

Samli, A.C.; Cosmas, S.C., and Meadow, H.L., QUALITY OF LIFE OF THE VIRGINIA ELDERLY AND POLICY IMPLICATIONS. 1978. 57pp. (Includes economic measures.)

(Some other publications of this Center are listed in the section MATERIALS FOR TEACHING ABOUT AGING.)

*Write directly to the Center for a complete list of their publications, with the prices of each item.

Age is a matter of attitude. When asked how old he was, an ancient Chinese replied: "I full-bloom."

ADDITIONS TO BIBLIOGRAPHY

(The following items came to our attention after the bibliography had been typed.)

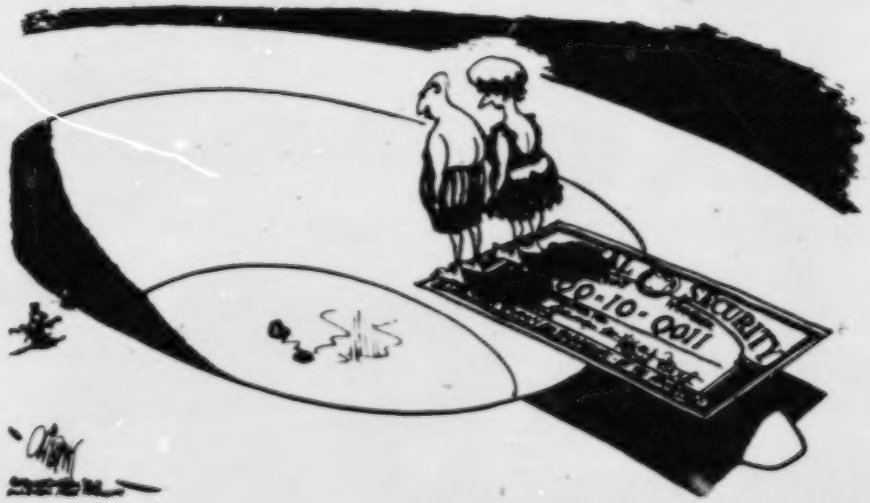
Clark, Robert L., editor, RETIREMENT POLICY IN AN AGING SOCIETY. Durham, N.C.: Duke University Press, 1980. 215pp.

Kreps, Juanita M., editor, EMPLOYMENT, INCOME, AND RETIREMENT PROBLEMS OF THE AGED. Durham, N.C.: Duke University Press, 1963.

Kreps, Juanita M., and others, ECONOMICS OF A STATIONARY POPULATION: IMPLICATIONS FOR OLDER AMERICANS. Washington, D.C.: National Science Foundation. 91pp.

Publications of the New York City Department of the Aging.

With the permission of Eileen O'Brien of the Research Department of the New York City Department for the Aging we are reproducing the Department's RESEARCH PUBLICATIONS LIST on the next nine pages.



The City of New York

DEPARTMENT FOR THE AGING
250 BROADWAY
New York, N.Y. 10007
JANET S. SAINER, *Commissioner*

RESEARCH PUBLICATIONS LIST
(As of January, 1981)

Single copies available free on request except where indicated.

DEMOGRAPHICS

Date	Publication	Item No.
Sept. '71	The Elderly of New York City, 65 and over, as a Proportion of Total Population Within Health Areas - 1970 (By Boroughs), Facts for Action.	1 thru 5
Jan. '72	1970 Census of Population - The Elderly in New York City, Facts for Action.	6
April '72	The Distribution of Older Persons 60 and over in New York City by Health Areas and Borough, Facts for Action.	7 thru 11
Sept. '79	Quick Facts on the Elderly in New York City-Population Overview, Facts for Action.(rev.)	12
Sept. '74	Community Planning District Profiles of Older New Yorkers, by 5 boroughs - Based on 1970 Census, Facts for Action.	13 thru 17
June '75	Facts and Figures about New York City and Its Elderly	18
March'77	Estimated Change in New York City Elderly Population 1970-75 by Zip Code	19
Nov. '77	Where the Elderly Live: Methods for Intercensal Estimates of the Elderly Population in the U.S. in Small Geographic Areas.	68
Nov. '78	Demographics of N.Y.C. Elderly as of 1976.	76
Dec. '79	Methodology for Estimating Population 65+ in New York City Community Districts.	82
Jan. '80	1976 Estimated Population 65 years and Older By Community Districts in New York City.	83

ECONOMICS OF AGING (WORK, INCOME)

Date	Publication	Item No.
June '75	Recent Developments in the Economics of Aging. Their Impact on the Elderly of New York City. Facts for Action.	20
Feb. '76	"Older Women and Income Adequacy".	21
Nov. '77	Meaning of Work for Reemployed Older Workers.	69

HOUSING

April'78	Housing and the Elderly in New York City - An Analysis and Alternatives.	72($2.00)

HEALTH (PHYSICAL)

Aug. '72	The Health Crisis of Older New Yorkers (Full Report), Facts for Action.	23($2.00)
Feb. '75	A Method of Estimating Major Kinds of Physical Functional Incapacity of Elderly for New York City Subareas as an Aid in Planning Home-Care Services Programs.	28
Apr. '76	Functional Ability Estimates of the Elderly for New York City Community Planning Districts. Facts for Action.	29
Oct. '74	Health of the Inner City Elderly.	30

HEALTH(MENTAL)

Oct. '74	Extent and Correlates of Mental Health Vulnerability among Inner City Elderly Population.	32
June '75	A Causal Model of Psychological Well-Being Applied to White, Black and Spanish Elderly Men and Women in the Inner City.	34
Oct. '75	Towards a Convergence in the Measurement of Psychological Well-Being.	35
Jan. '76	An Analysis of Attendance at Friendship Center, and Level of Service.	36
Oct. '76	An Unstructured Lounge Program as a Case-Finding Technique for Mentally Frail Elderly.	37
Nov. '77	Contracts and Similarities between the Members of a Traditional Senior Center and an Innovative Service Model for the Mentally Frail.	38
Aug. '78	Reaching and Serving the Non-institutionalized Mentally Frail Elderly.	74

SERVICES

Date	Publication	Item No.
Sept. '76	Delivery of Health Services in a Senior Center Designed for the Mentally Frail Elderly.	39
Aug. '78	Reaching and Serving the Non-institutionalized Mentally Frail Elderly.	74
Oct. '75	Factors in Differential Utilization of Services by Urban Elderly. (28th Gerontological Society Meeting, Louisville, Ky.).	40
Dec. '76	Sites Serving Meals for the Elderly in New York by Borough, Facts for Action.	42
May '78	Title VII Home-delivered Meal Program: Study of Selected Participants.	73
Nov. '77	Evaluation of Neighborhood-Based Delivery of Information and Referral Services for Urban Elderly.	71
Oct. '76	Directory of Services for Older New Yorkers, 1976: (5 Boros) Manhattan Brooklyn Bronx Queens Staten Island	63 thru 67 ($5.00 per volume; $20.00 per set)
Mar. '79	Maps of Services for Older People (5 Boros)	77 thru 81 ($1.00 each; $4.00 per set)

TRANSPORTATION

May '70	Elderly Ridership and Reduced Transit Fares: The New York Experience.	43
May '75	Dial-a-Ride: The New York Experience, Facts for Action.	45($5.00)
June '76	Public Transit Rush Hour Travel Patterns of New York City Elderly. Facts for Action.	46

REPORTS FROM STUDY OF THE ELDERLY IN THE INNER CITY OF NEW YORK

Date	Publication	Item No.
Jan. '73	The Elderly in the Inner City of New York - Some Highlights.	47
March'73	The Elderly in the Inner City - Some Implications of the Effects of Culture on Life Styles.	48
Nov. '73	Life Space and the Social Support System of the Inner City Elderly of New York.	49
June'74	Selected Findings on the Black Elderly.	50
Oct. '74	Health of the Inner City Elderly.	30
Oct. '74	Extent and Correlates of Mental Health Vulnerability among Inner City Elderly Population.	32
June'75	The Formal and Informal Support System of Older New Yorkers.	51
Oct. '75	Factors in Differential Utilization of Services by Urban Elderly.	52
Oct. '75	Social and Family Relationships of Black Aged Women in New York City.	53
May '77	Extent and Intensity of Informal Support System Among New York's Inner City Elderly.	54
June'75	A Causal Model of Psychological Well-Being Applied to White, Black and Spanish Elderly Men and Women in the Inner City.	34
Oct. '76	Kin and Neighbors: Differential Roles in Differing Cultures.	57
Nov. '77	Neighbors and Friends: An Overlooked Resource in the Informal Support System.	70
Nov. '78	The Informal Support System of the "Family Less" Elderly -- Who Takes Over?	75

INFORMAL SUPPORT SYSTEMS

Date	Publication	Item No.
June'75	The Formal and Informal Support System of Older New Yorkers. (Cross-ref: Study of the Inner City Elderly).	51
Oct. '75	Social and Family Relationships of Black Aged Women in New York City. (Cross-ref: Study of the Inner City Elderly).	53
May '77	Extent and Intensity of Informal Support Systems Among N. Y.'s Inner City Elderly. (Cross-ref.: Study of the Inner City Elderly).	54
Oct. '76	Kin and Neighbors: Differential Roles in Differing Cultures. (Cross-ref: Study of the Inner City Elderly).	57
Nov. '77	Neighbors and Friends: An Overlooked Resource in the Informal Support System (Cross-ref: Study of the Inner City Elderly).	70
Nov. '78	The Informal Support System of the"Family Less" -- Who Takes Over? (Cross-ref.: Study of the the Inner City Elderly).	75

MINORITY ELDERLY

June '74	Distribution of Black Population in New York City.	58
June '74	Selected Findings on the Black Elderly. (cross-ref: of Elderly in Inner City).	50
June '74	The Black Aged in New York State - a Graphic Analysis.	59
Oct. '75	Social and Family Relationships of Black Aged Women in New York City.	53
Jan. '77	Selected Demographic Characteristics of Elderly Asian and Pacific Island Americans in New York City. Facts for Action.	60

WOMEN

Oct. '75	Social and Family Relationships of Black Aged Women in New York City (Cross-ref.: Study of Elderly in Inner City).	53
Feb. '77	Older Women and Income Adequacy.	21

OTHER

Date	Publication	Item No.
Nov. '78	Correlates and Dimensions of Age Identification	62

ADDENDA

Sep. '80	Title IIIc Supportive Services Survey	84
Nov. '80	Differences Between Newcomers and Long-Term Participants in the New York City Title IIIc Nutrition Program	85
Nov. '80	Impact of Ethnicity on Home Care Needs: A Comparison of Black and White Elderly	86

TESTIMONY

ECONOMICS OF AGING

Supplemental Security Income (SSI)	July 16, 1974
Work: Its Meaning For Me	July 11, 1977
Property as Income:Alternative Mortgage Instruments	Oct. 18, 1977
Elimination of Mandatory Retirement	March 3, 1978
Unmet Needs of Older Citizens with Regard to Economics, Housing & Health	May 19, 1978
The Real Property Tax System in New York State	Jan. 4, 1978
Income Adequacy	Jan. 11, 1980

HOUSING

Housing, Health and Crime	Nov. 25, 1975
Housing for Senior Citizens: Meeting New York's Needs	Sept. 16, 1977
Unmet Needs of Older Citizens with Regard to Economics, Housing & Health	May 19, 1978

HEALTH

Health of the Elderly (2 parts)	March 5, 1973
Housing, Health and Crime	Nov. 25, 1975
Issues in Home Care	Sept. 20, 1976
National Health Insurance	Oct. 11, 1977
Unmet Needs of Older Citizens with Regard to Economics, Housing & Health	May 19, 1978

MENTAL HEALTH

Mental Health Services for the Elderly and Inter Agency Cooperation	March 8, 1979
Quality of Care for the Mentally Disabled: Special Needs of New York City's Older Citizens	Oct. 12, 1978

TESTIMONY

TRANSPORTATION

Half-Fare for Senior Citizens and Handicapped on Transportation Facilities	April 14, 1978
Transportation for the Frail Elderly & Handicapped	Oct. 24, 1978
Public Hearing on Experimental Fares	Feb. 14, 1980

CRIME

Housing, Health & Crime	Nov. 25, 1975
Crime Among the Elderly in New York	Jan. 13, 1976
Crime Against the Elderly	March 7, 1977
Crime Victimization	Feb. 19, 1980

INFORMAL SUPPORT SYSTEMS

The Natural Support System of Older People	Nov. 8, 1979

INSTITUTIONAL CARE

Adult Residential Care	March 22, 1979

MINORITY

The Impact of FY 1980 Budget on the Minority Elderly	Feb. 7, 1979

WOMEN

NEEDS AND PROBLEMS OF OLDER WOMEN	Sept. 28, 1975
Women's High Priority Needs in Our City	Dec. 14, 1977

TESTIMONY

NUTRITION

Proposals to Expand the Home-Delivered Meals Provisions of Title VII	April 27, 1977

FUNDING PROGRAMS

Title XX Federal Social Security Act	April 5, 1977
The Older Americans Act: The New York Perspective	Dec. 28, 1977
The Impact of FY 1980 Budget on the Elderly	April 5, 1979
Social Services for New York City	June 6, 1979
The Proposed Regulations on the Comprehensive Older Americans Act Amendments of 1978	Sept. 27, 1979

OTHER

The Problems of Older New Yorkers	Sept. 17, 1976
The Status of Older New Yorkers: 1977	Aug., 1977
Age Discrimination Act of 1975, as Amended	Jan. 30, 1979

* * * *

MATERIALS FOR TEACHING ABOUT AGING

Note: This list is not the result of a systematic search, but is made up of items that came to our attention while we were preparing the bibliography and other lists in this study guide. At best, then, this list probably includes only a sample of the material that might be useful in teaching about the economic problems of the aging. The fact that an item is listed here does not necessarily constitute a recommendation, nor does it imply that we necessarily agree with its contents.

AMERICA's AGED: THE FORGOTTEN MANY. Sound filmstrip with cassette and teacher's guide. Current Affairs Films, 527 Madison Ave., Box 72, New York, N.Y. 10022.

Ashmore, Patricia M., editor, KWIC'S FILM FORUM, 1975-1979: EVALUATED AUDIO-VISUALS ON AGING. Durham, N.C.: Center for the Study of Aging and Human Development, Duke University, 1979. 83 pp.

Atchley, Robert C., and Seltzer, Mildred M., DEVELOPING EDUCATIONAL PROGRAMS IN THE FIELD OF AGING. Rev. ed. Oxford, Ohio: Scripps Foundation Gerontology Center, Miami University, 1977.

Cameron, Marcia J., VIEWS ON AGING: A TEACHER'S GUIDE. Ann Arbor, Michigan: Institute of Gerontology, University of Michigan, 520 E. Liberty Street, Ann Arbor, Michigan 48104. 179pp.

Center for the Study of Aging and Human Development, KWIC HELP FOR TRAINERS AND EDUCATORS IN AGING: A GUIDE TO INFORMATION RESOURCES. 2nd ed. Durham, N.C.: Duke University, 1979.

Chavis, C., and Wengert, B., editors, KEYWORD INDEX TO TRAINING AND EDUCATIONAL RESOURCES IN AGING. 10th ed. Durham, N.C.: Center for the Study of Aging and Human Development, Duke University, 1979. 1148pp.

THE ENDING. Sound filmstrip with program guide and cassette or record. Schloat Productions, 150 White Plains Road, Tarrytown, New York 10591. (Needs of the aged.)

FILM FORUM: KWIC TRAINING RESOURCES IN AGING PROJECT. Film Guide. Durham, N.C.: Center for the Study of Aging and Human Development, Duke University, n.d. 10pp. (Box 3003, Duke University Medical Center, Durham, N.C. 27710.) (Evaluates 23 films.)

HOW WOULD YOU LIKE TO BE OLD? Filmstrips with records, cassettes, and discussion guide. Guidance Associates, 757 Third Ave., New York, N.Y. 10017.

KEYWORD INDEX TO TRAINING RESOURCES IN AGING. (See Chavis and Wengert, above.)

LIVING WITH AGING. Documentary Photo Aids, Box 956, Mount Dora, Florida 32757. (28 photo aids with teacher's guide.)

McAuley, William J., and Miller, Delia N., POPULATION AND AGING: A Selected Bibliography. Richmond, Va.: Virginia Center on Aging, Commonwealth University, 1978. 40pp.

McKinlay, Robert and McGehee, L., ANALYSIS AND SELECTION OF TRAINING RESOURCES IN AGING. Durham, N.C.: Duke Center for the Study of Aging and Human Development, 1979 and 1977. 293pp. and 179pp., respectively. (Review of materials and recommendations for applications.)

National Commission on the Observance of International Women's Year, OLDER WOMEN: A WORKSHOP GUIDE. Washington, D.C.: U.S. Govt. Printing Office, 1977. 39pp. (Ideas for workshops on the problems of older women.)

Neiswender, Margaret E., compiler, ABOUT AGING: A CATALOG OF FILMS. Los Angeles: Andrus Gerontology Center, University of Southern California, Los Angeles, 90007. 88pp.

OUR ELDERS: A GENERATION NEGLECTED. Color filmstrips (2) with records or cassettes. Prentice-Hall Media, 150 White Plains Road, Tarrytown, N.Y. 10591. (Economic discrimination.)

Paranya, Ann C., UNIT ON AGING. (For high school classes.) ERIC System No. ED 098 125. (Available in both microfilm and hard copy.)

Pratt, Francis, TEACHING ABOUT AGING. Boulder, Colorado: Social Science Education Consortium, 1977. 75pp. (Also ERIC Clearinghouse for the Social Sciences.)

Romaniuk, Jean G., et. al., ASSISTING THE OLDER JOB SEEKER: A COUNSELOR TRAINING PROGRAM. Richmond, Va.: Virginia Center on Aging, Virginia Commonwealth University, 1980. 206pp.

Smith, Gary R., AGING. Denver, Colorado: Denver University Graduate School of International Studies, Center for Teaching International Relations, n.d. 93pp. (18 sets of activities for teaching at the secondary school level.)

Stocker, J.E., editor, COUNSELING SENIOR CITIZENS. New York: Practicing Law Institute, 1977. (Estate planning and administration, course handbook series No. 72. Includes economic needs, insurance, taxes, estate planning.)

Teacher Education Program on Aging, Ball State University, ACTIVITIES FOR TEACHING ABOUT AGING: PRIMARY AND INTERMEDIATE GRADES. Muncic; Indiana: Ball State U. 70pp.

Teitelman, Jodi; Oster Gerald; and Loiselle, Peter, DIRECTORY OF TRAINING RESOURCES IN AGING. Richmond, Va.: Virginia Center on Aging, Virginia Commonwealth University, 1978. 75pp.

U.S. Administration on Aging, FILMS ON AGING. Washington, D.C.: U.S. Govt. Printing Office.

WHEN PARENTS GROW OLD. Color film. (15 minutes.) Learning Corp. of America, 1350 Ave. of the Americas, New York, N.Y. 10019.

(See BIBLIOGRAPHY for additional materials useful in teaching about the aging. Because prices change rapidly, we have not included information about the cost of obtaining the items listed.)

AGENCIES AND ORGANIZATIONS

This list includes both public and private agencies and organizations with various kinds of programs for the aging. It is not a complete list. We have stressed agencies and organizations in the New York area, but have included institutions located in other parts of the country to show the types of organizations in existence. Interested persons should contact the source directly if further information is desired.

ACTION: RETIRED SENIOR VOLUNTEER PROGRAM. 806 Connecticut Ave., Washington, D.C. 20525. (202) 655-4000.

ADMINISTRATION ON AGING. U.S. Dept. of Health, Education and Welfare, 330 Independence Ave., S.W., Washington, D.C. 20201 -- or -- HEW South Building, Room 3609, Third and C Streets, S.W., Washington, D.C. 20201. (202) 655-4000.

AGE DISCRIMINATION BRANCH: WAGE AND HOUR DIVISION, U.S. DEPT. OF LABOR, 200 Constitution Ave., S.W., Washington, D.C. 20210.

ANDRUS GERONTOLOGY CENTER. University of Southern California, University Park, Los Angeles, Calif. 90007. (P.O. Box 77912)

AMERICAN ASSOCIATION OF RETIRED PERSONS. 215 Long Beach Blvd., Long Beach, Calif. 90801.

BROOKDALE CENTER ON AGING: HUNTER COLLEGE INSTITUTE OF LAW AND RIGHTS OF OLDER ADULTS. 440 East 26 Street, New York, N.Y. 10010.

CATHOLIC CHARITIES SERVICES FOR THE AGING (NASSAU COUNTY), 984 N. Village Ave., Rockville Centre, N.Y. 11570. (516) 536-2250.

CATHOLIC CHARITIES SERVICES FOR THE AGING (SUFFOLK COUNTY), 95 Half Hollow Road, Deer Park, N.Y. 11729. (516) 242-2255.

CENTER FOR THE STUDY OF AGING AND HUMAN DEVELOPMENT. Duke University, Box 3003, Duke University Medical Center, Durham, N.C. 27710. (919) 684-3058.

CLEARINGHOUSE ON ADULT EDUCATION AND LIFE-LONG LEARNING, c/o Informatics, Inc., 6000 Executive Blvd., Rockville, Maryland 20852. (Data on programs for the elderly.)

DEPT. OF GERONTOLOGICAL SERVICES ADMIN., GRADUATE SCHOOL OF MANAGEMENT AND URBAN PROFESSIONS, New School for Social Research, 66 5th Ave., New York, N.Y. 10011. (212) 741-7923. (Has program in Occupational Gerontology.)

DIVISION OF ADULT EDUCATION, OFFICE OF EDUCATION. Room 5056, ROB 3, Washington, D.C. 20202. (Data on educational programs for the aging.)

FAYE McBEATH INSTITUTE ON AGING AND ADULT LIFE. c/o Vivian Wood, 425 Henry Mall, Madison, Wisconsin 53706. (608) 263-4020.

FRIENDS AND RELATIVES OF THE INSTITUTIONALIZED AGED (FRIA). Contact through Hunter College Center on Aging. (See Brookdale Center, above.)

GERONTOLOGICAL SOCIETY OF AMERICA. 1835 K Street, Washington, D.C. 20006. (202) 466-6750. (Publishes the JOURNAL OF GERONTOLOGY.)

GRAY PANTHERS. 3700 Chestnut St., Philadelphia, Pa. 19104. (215) 387-0918.

THE HEALTH RESEARCH GROUP. 2000 P St., N.W. (Room 708), Washington, D.C. 20036. (Information on what the aged can do to hold down medical bills.)

HOME ENERGY ASSISTANCE PROGRAM (HEAP). Contact through Long Island Lighting Co., Customer Relations Dept., 250 Old Country Road, Mineola, N.Y. 11501, for details. (New York State Dept. of Social Services federally funded plan for heads of low-income households 60 years of age and older.)

HOUSE SELECT COMMITTEE ON AGING. U.S. House of Representatives, Washington, D.C.

INSTITUTE ON AGING. Portland State University, P.O. Box 71, Portland, Oregon 97207. (503) 229-3809. (Contact: Elizabeth L. Meier.)

INSTITUTE OF GERONTOLOGY: MOLLOY COLLEGE. 1000 Hempstead Ave., Rockville Centre, N.Y. 11570. (516) 678-5000, Ext. 217.

INSTITUTE OF LIFETIME LEARNING. 1909 K Street, N.W., Washington, D.C. 20049. (This is the continuing education unit of the American Association of Retired Persons and the National Retired Teachers Association. They produce "mini-courses" etc.)

INTERNATIONAL FEDERATION ON AGEING. 1909 K. Street, N.W., Washington, D.C. 20049. (Publishes the quarterly AGEING INTERNATIONAL.)

JEWISH ASSOCIATION FOR SERVICES FOR THE AGED. 222 Park Avenue South, New York, N.Y. 10003. (212) 677-2530.

KWIC TRAINING RESOURCES IN AGING PROJECT. Center for the Study of Aging and Human Development. Duke University. Box 3003, Duke University Medical Center, Durham, N.C. 27710. (919) 684-3058.

NASSAU COUNTY DEPT. OF SENIOR CITIZENS AFFAIRS. 222 Willis Avenue, Mineola, N.Y. 11501. (516) 535-4414. Branches:

Freeport Branch
450 North Main St., Freeport, N.Y. 11520
(516) 379-5900)

Long Beach Branch
167 East Park Ave., Long Beach, N.Y. 11561
(516) 431-8575

Elmont Branch
488 Hempstead Turnpike, Elmont, N.Y. 11003
(516) 488-4666

Lillian M. Pierce Center
1489 Old Northern Blvd., Roslyn,N.Y. 11576
(516) 621-7788

NATIONAL ACTION FORUM FOR OLDER WOMEN. School of Allied Health Professions, State University of N.Y., Stony Brook, N.Y. 11794. (Contact: Jane Porcino; Nancy King.)

NATIONAL ASSOCIATION OF AREA AGENCIES ON AGING. 1828 L St., N.W. (Room 1828), Washington, D.C. 20036. (202) 223-5010. (Contact them for information on agencies in local areas.)

NATIONAL ASSOCIATION OF RETIRED CREDIT UNION PEOPLE (NARCUP). P.O. Box 391, Madison, Wis. 57701. (Helps retired people re-join credit unions or locate credit unions that will serve them.)

NATIONAL CENTER ON BLACK AGED. 1730 M St., N.W. (Suite 811), Washington, D.C. 20036. (202) 785-8766.

NATIONAL CLEARINGHOUSE ON AGING. SCAN Social Gerontology Resource Center. P.O. Box 231, Silver Spring, Md. 20907. (301) 565-4269. (Has bibliographies on economics, employment, housing, pensions, retirement, Social Security, consumer affairs.)

NATIONAL COMMITTEE ON CAREERS FOR OLDER AMERICANS. 1414 22 St., N.W., Washington, D.C. 20037.

NATIONAL COUNCIL ON THE AGING. 1828 L St., N.W., Washington, D.C. 20036. (202) 223-6250. Northeast Regional Office: 60 E. 42 St., New York, N.Y. 10165. (Suite 1465.) (212) 687-6815.

NATIONAL COUNCIL OF SENIOR CITIZENS. 1911 K St., N.W. (Room 202), Washington, D.C. 20005. (202) 783-6850.

NATIONAL RETIRED TEACHERS ASSOCIATION. 1909 K. St., N.W., Washington, D.C., 20049. (202) 872-4700.

NATIONAL TASK FORCE ON OLDER WOMEN. 3800 Harrison St., Oakland, Calif. 94611. (415) 653-1435. (Contact: Tish Sommers.)

NEW ENGLAND GERONTOLOGY CENTER. 15 Garrison Ave., Dugham, New Hampshire 03824.

NEW YORK CITY DEPT. FOR THE AGING. 2 Lafayette St., New York, N.Y. 10007. (212) 577-0841.

NEW YORK STATE SENATE COMMITTEE ON AGING. Senate Offices. Albany, New York.

NEW YORK STATE OFFICE FOR THE AGING. Albany, New York.

OLDER AMERICANS PROGRAM: AMERICAN ASSOCIATION OF COMMUNITY AND JUNIOR COLLEGES. One Dupont Circle (Suite 410), N.W., Washington, D.C. 20036.

OLDER WOMEN'S CAUCUS: NATIONAL WOMEN'S POLITICAL CAUCUS. 53 Monte Vista, Novato, Calif. 94947. (Contact: Annette Klang Smail.)

OLDER WOMEN'S COMMITTEE: NATIONAL ORGANIZATION FOR WOMEN. 425 13th St., N.W. Washington, D.C. 20004.

OLDER WOMEN'S LEAGUE EDUCATIONAL FUND. 3800 Harrison St., Oakland, Calif. 94611. (See list of publications in bibliography.)*

PROJECT ENERGY CARE. P.O. Box 2970, Washington, D.C. 20013. (Informs low-income elderly and handicapped persons of rights under energy-assistance programs.)

RETIREMENT RESEARCH AND WELFARE ASSOCIATION. 215 Long Beach Blvd., Long Beach, Calif. 90801.

SCRIPPS FOUNDATION GERONTOLOGY CENTER. Miami University, Oxford, Ohio. 45056.

SENIOR CITIZEN HOT LINE. New York State Assembly. Call 1-800-342-9871. Provides assistance with problems 24 hours a day, 7 days a week. Toll free.

SENIOR CITIZENS UNIT OF THE NASSAU COUNTY DEPT. OF RECREATION AND PARKS. Eisenhower Park, East Meadow, N.Y. 11554. (516) 292-4247.

SENIOR FINANCIAL COUNSELING SERVICE: FAMILY SERVICE ASSOCIATION OF NASSAU COUNTY INC. 129 Jackson St., Hempstead, N.Y. 11550. (516) 485-4600.

SOCIAL SECURITY ADMINISTRATION. 330 Independence Ave., S.W., Washington, D.C. 20201, or, Baltimore, Md. 21235. Long Island offices:

1 Station Plaza North
Mineola, N.Y. 11501 (516) 747-5470

59 North Main St., Freeport,
N.Y. 11520 (516) 868-7100

151 East Park Ave., Long Beach,
N.Y. 11561 (516) 889-0600

SUFFOLK COUNTY OFFICE OF THE AGING. 222 Middle Country Road, Smithtown, N.Y. 11787. (516) 360-4630.

TOWN OF HEMPSTEAD SERVICES FOR THE AGING. 200 North Franklin St., Hempstead, N.Y. 11550. (516) 485-8100.

TOWN OF NORTH HEMPSTEAD SENIOR CITIZENS SERVICES. Town Hall, Manhasset, N.Y. 11030. (516) 627-0590.

TOWN OF OYSTER BAY DEPT. OF COMMUNITY SERVICES: SENIOR CITIZENS DIVISION. Town Hall, Audrey Ave., Oyster Bay, N.Y. 11771. (516) 922-5800.

VETERANS SERVICE AGENCY. 222 Willis Ave., Mineola, N.Y. 11501. (516) 535-4554. (Federal programs.)

VIRGINIA CENTER ON AGING: VIRGINIA COMMONWEALTH UNIVERSITY, Richmond, Va. 23284.

---

*For information on the New York chapter of the Older Women's League contact Jean Phillips, 360 W 22 St., New York, N.Y. 10010.

APPENDIX

In this appendix we are reproducing a paper written by Mr. Martin Baicker while he was an undergraduate student at Empire State College. This is one of two papers produced by Mr. Baicker for his four-credit study of The Economics of Aging. The paper is being reproduced exactly as Mr. Baicker presented it. The contents should be of interest to those who are concerned about the economic problems of the aging, and it serves as an example of a good piece of work by an undergraduate student. We are indebted to Mr. Baicker for granting permission to use his paper.

THE PROBLEMS OF THE OLDER WORKER:

FACTORS THAT AFFECT EMPLOYMENT STATUS

Martin Baicker
September 29, 1980

Since the year 1900 our society has moved from a rural agricultural base to an urban industrial base, and due to this trend the number of older workers in the work force (age 45 and over) has continually decreased. In 1900 two thirds of the men 65 and over were still working while today roughly one-fourth are working. In 1972, only approximately 16% of all persons over 65 were known to be in the work force.[1]

There are various factors that may account for this trend. They include the fact that there has been an increase in the availability of pensions and other post-employment income; increasing technological progress has caused a decline in employed older workers due to obsolescence of skills (structural unemployment); and the rise in larger firms which tend to discriminate against the older worker.

There are other forces that conspire to keep the older individual out of the work force. Limits on earned income due to receipt of social security payments; inadequate education and training, with little chance of new training; increased possibilities of physical limitations with age; and direct age discrimination in employment by forced retirement and bias against the older worker in promotion and hiring practices all contribute to the problems of the older workers.

Retirement itself is a form of bias against the older worker. The concept of retirement as we know it was

first implemented in the late 19th century in Germany. It was created to provide income during the later part of life.

What began as a humanitarian effort to help the elderly has become a barrier for those that are in good mental and physical health and wish to continue working. Approximately 50% of American workers are now employed in firms that have mandatory retirement policies.[2] Among those companies that do not have forced retirement programs there is often an informal pressure to leave, taking the form of subtle hints or financial incentives.

Some of the major factors that affect the older worker's employment status include the changing economic climate, level of educational attainment, personal health status, current beliefs about productivity, and mandatory retirement policies. This portion of my paper will examine these factors, and the following section will describe current solutions to these problems.

In times of economic recovery one might expect the older worker to receive the same employment opportunities as other age groups, but this is just not so. One study found that during a one year period of decreasing unemployment, the older the blue collar worker, the lower the rate of decline of unemployment.[3] Another study shows how older workers suffer during business slumps and upswings. The drop in the labor force participation of males 65 and over

was larger during the depression of the 1930's than for any other decade since 1890, from 58.3% in 1930 to 41.5% in 1940. But during the 1940's, a time of national prosperity the employment rate rose only one-tenth of one percent, to 41.6% in 1950 for male workers age 65 and over.[3]

To further back up these findings we can look at the age distribution of the insured unemployed during the 1975-76 economic recovery. In June, 1975 less than 15% of the insured unemployed population was 55 and over, but in June 1976, following the recovery more than 17% of this age group was still unemployed.[4] This higher rate of unemployment in 55 and over age group, even during an economic recovery may lead the individual to a decision to leave the work force at this earlier age, rather than seeking other employment. Since those people who are not looking for work are not considered members of the labor force it is significant to note this figure as compared to the rate of unemployment as an indicator of those who retire earlier rather than seeking new employment. Between the years 1973 and 1976 there was a 22.8% increase in those leaving the labor force between the ages of 55 and 64, while the number actually employed also dropped.[5]

It is also important to note that the particular industrial makeup of the economy plays a role in the economic conditions that affect the older worker. Most newer industries

tend to hire younger workers, who have higher educational levels than older workers. This has caused the more educated workers, under the age of 45 to be concentrated in the "newer" fields of electronics, data processing, and petrochemicals. At the same time more than half of those over the age of 45 are employed in the "older" fields of agriculture, mining, construction, and auto and steel manufacturing.[6]

Another factor affecting employment among older workers is local economic conditions. Localized "pockets" of recession or closed down plants may encourage the older worker not to reenter the labor force. Older individuals are less likely to move to areas of economic opportunity because of family and social commitments. Instead they may leave the labor force or enter other fields of employment, often receiving lower pay and job status than their former employment.

All of these factors show that the changing economic climate has a significant effect on the older worker.

In the past, the lower levels of educational attainment of the older worker was a major factor in explaining the exit from the work force of workers age 45 and over. Recently, however, the differences between the educational levels of the above and below 45 age groups have narrowed. In 1966 40% of those workers 55 to 64 and 70% of those 25 to 34 had high school educations. Ten years later 60% of workers

55 to 64 had high school educations while 85% of 25 to 34 year olds had their diplomas.[7] It has been difficult for older workers to gain employment because of lower educational attainment than their younger counterparts, but this no longer holds true in traditional industries. The older worker has adapted to the new technology due to higher educational attainment, but still will have problems when seeking to enter the previously mentioned "newer" fields of data processing, petrochemicals, and electronics.

Related to educational attainment is the length of unemployment. It would be expected that the higher the educational levels of an individual, the shorter would be the period of unemployment. The logic behind this expectation is simple - more educated workers have more desirable skills. They would be in greater demand, and thus would become reemployed more rapidly. However, in the 45 to 54 age bracket an inverse relationship occurs. The average length of unemployment was longer for the older worker with an above average educational level, and in fact, the older workers with the highest levels of education were unemployed the longest. (In the below 45 age group the expected relationship occurred.)[8] There are various explanations for this phenomenon. An older worker may be less willing to take a job at lower income or status levels from their previous employment because of greater financial and personal responsibilities such as family or debt.

Except for the newest industries, educational attainment no longer appears to be a major factor affecting the older workers' employment status. However, once the older worker is unemployed, the length of unemployment appears to relate to his educational level inversly. This longer period of unemployment may cause discouragement and influence the older worker to leave the work force.

In 1976 over 60% of the 45 to 54 year olds who left the work force said they left because of health related problems.[9] The health condition of the older worker is another factor that relates to employment status. Some older people are unable to continue working simply because of disabling illnesses.

Many other studies have shown the importance of health in the retirement decision. In a 1966-71 national survey of men age 45 to 59, the results showed that men with health problems in 1966 were twice as likely to have retired between 1966 and 1971 as those who were healthy.[10] This survey measured health problems before retirement while other studies asked people why they retired after they actually retired. This makes the findings of this study more valid.

Many researchers and biologists have documented the physical changes that occur with the onset of old age. There is however doubt among some researchers about poor health being the largest reason for leaving the work force.

In surveys of older workers health reasons may be just a cover up for other reasons for the inability to find work. It has been suggested that other factors such as unwillingness to accept work offered because of lower pay may be one of the real reasons.

There has been, however, evidence that points to the fact that the health of the older worker may decline as the time of actual retirement draws nearer. There have been various cases reported where similar symptoms occur as retirement moves closer. Symptoms include oversleeping, nervousness, lethargy, headaches, and intestinal problems.[11] These may be brought on by the emotional disturbance on the impending retirement. These symptoms affect job performance and tend to reinforce reasons for retirement in the employer as well as the employee.

A particularly popular misconception among employers is the belief that productivity and creativity decline in the older worker. This belief has led many workers into forced retirement or acceptance of a reduced job status with reduced salary. In their study of the older worker Brennan, Taft, and Schupack found that employers are less likely to hire the older worker because of a belief that age would handicap their productivity.[12]

It is apparent that with increasing age the ability of the older worker to do physical labor is inhibited.

However, this does not always hold true for mental functioning in the older worker. Intelligence tests done on older workers show no decline with age.[13] Managerial positions in various fields involve this mental functioning and according to this research, the older manager and decision maker should not be affected by age. In regard to this research it is interesting to note that according to a 1953 study the median age of the top 50 businessmen in the U.S. (Forbes Data) was 65 years of age and the median age for the "men who control America" was 62 years.[14]

These significant studies and statistics point to the fact that the older worker should not be penalized due to his age, at least in the area of mental functioning and decision making. These findings appear to make it more desirable for employers to judge the productivity of each individual worker rather than to make generalizations about the age and performance of the same worker.

In 1965 the U.S. Dept. of Labor issued a report (Wirtz Report) that first made the country aware of the nature and extent of discrimination toward older workers. This report showed that at the time more than 50% of all available job openings were closed to applicants age 55 and over because of employer policies not to hire anyone over that age (25% of these openings were closed to applicants 45 and over).[15]

These figures only highlight the biggest problem faced by the older worker - discrimination in seeking employment. More than half of the people over age 65 are physically able to work. Employers don't want to invest in training of the older worker even though studies have shown that they have lower absenteeism, higher quality of work, and more general stability on the job than their younger co-workers.[16]

During employment cutbacks, layoffs, plant closings, and company relocations the older worker is less likely to find a new job than a younger worker. Employers are often happy to let go of older workers because most often they are among the highest paid.

A number of surveys have concluded that many companies have policies that discriminate against the elderly. This discrimination may take the form of hiring a female worker over an elderly one (because females will often work at a lower rate) and not hiring an older worker because it will increase pension costs to the firm.[17]

Another way employers may discriminate against the older worker is to declare that he or she is "overqualified", "unskilled", less in need of a job compared to a younger applicant, or less flexible or reliable.

A closely related issue is that of mandatory or forced retirement. Only a small number of workers are forced to retire currently, but the number is ever increasing.[18]

While seniority usually protects the worker until the mandatory retirement age, the fact that mandatory retirement is there most likely has an influence on the number of individuals who retire before the specified age. This age may vary company to company, but is most often between ages 55 and 70. Unfortunately for the older worker, retirement before the age of 65 usually means reduced benefits.

Supporters of mandatory retirement argue that it helps to phase older workers out of a work force. These workers do not have the skills needed by industry and thus should leave to make room for younger, more highly trained, or more easily trainable workers.

While most people retire because they wish to and can afford to there is a group that want to continue working or just simply cannot afford to stop working. Mandatory retirement discriminates against these people.

Many mandatory retirement policies are based on the premise that forced retirement will not hurt the older worker financially because retirement is usually accompanied by pensions. Unfortunately many older workers are either not covered by pensions, have irregular work histories, or are not on a job long enough at retirement to qualify for pensions and all will not be entitled to a pension.

An economic sidelight to mandatory retirement is its effect on the Social Security system. The birth rate

is down and without a large increase there will soon be two workers for every retiree. With this ratio the workers who pay Social Security taxes will bear a tremendous burden, having to support the system. This is another argument against early forced retirement. Individuals who work longer contribute rather than receive funds from the already troubled system.

Perhaps the most stated argument against the mandatory retirement is that retirement should be based on capacity and ability, not on an age category. It has already been noted that chronological age is a poor predictor of ability and thus is a poor criterion for forced retirement.

Title VII of the Civil Rights Act of 1964 required the Secretary of Labor to conduct a study of age discrimination in employment. As a result of the study, known as the Wirtz Report, the Congress enacted the Age Discrimination in Employment Act of 1967 (ADEA). The act sought to prohibit employment discrimination against persons age 45 to 65. These age limits were chosen as the focus of the act because these workers were especially likely to experience job discrimination.

The law prohibits discrimination on the basis of age in areas such as hiring, job retention, compensation, conditions, and privileges of retirement. The law covers employers of 20 persons or more including state and local

government agencies, private firms on government contracts, and labor unions. They are prohibited from using employment-related advertisements that indicate any preference, limitation, specification, or discrimination based on age.[19] Employment agencies and labor organizatons also may not use age as a basis for classifying or referring persons for employment.

In 1978 the act was amended to extend protection, without any age limit for federal employees and until age 70 for most other workers in the United States. The major thrust of the amendment to the act was to restrict mandatory retirement. It outlawed mandatory retirement programs of workers covered under employee benefit plans such as pensions and insurance plans.

Last year the Equal Employment Opportunity Commission assumed responsibility for enforcement of the ADEA. Enforcement had previously been in the hands of the Civil Service Commission for the federal sector and Department of Labor for the private sector. Before the shift of responsibility for enforcement of the act occurred it had been rarely enforced. In 1971 2,500 lawsuits were filed, but only 80 suits made it into court.[20]

There have been, however, a few major victories in suits filed under the ADEA before the reorganization. Twenty-nine ex-employees of then Pan American Airways were awarded $250,000 in damages in a 1973 suit. In 1974 Standard

Oil of California paid a record settlement of $2 million to 160 former employees because they were found to have been terminated simply because of age.[21]

Now that the enforcement power of the act has been shifted, there should be an even greater number of suits filed and decisions rendered.

Programs and Policies

Various studies suggest that there is little change in learning ability as age increases. Overall, older members of a working group were found to be more intellectually efficient, responsible, and tolerant than younger workers.[22] These findings indicate that retraining may be one solution to the problems of the older worker. If the older worker can be retrained this factor will play a key role in affecting his or her employment status.

Education and retraining programs will give the worker some of the skills and knowledge that the labor market currently demands. This will make him more employable, and will allow options when he must make a decision about his employment status.

Programs that allow the older worker to keep abreast of the current technologies and skill requirements should be encouraged.

Some studies have focused on the effects of training programs for the older worker who is unemployed, underemployed,

or not seeking work. One study found that on the job training was effective among the hard core unemployed, as long as they had no serious handicaps.[23] Another researcher found that unemployed older workers improved their employment opportunities, despite lower levels of educational attainment, through training programs. They became less dependent upon social welfare payments after the training.[24]

A 1974 survey done by Louis Harris and Associates showed that among 40 to 54 year olds more than half expressed a strong interest in job training. Among 55 to 64 year olds 37% were interested and among those over 64 25% were interested.[25]

This information shows that the older worker not only has the ability to be trained, but that he also has a strong desire to be trained.

Unfortunately, up until quite recently the government has aimed its training programs primarily at the younger worker. Under the Manpower Development and Training Act middle aged and older individuals rarely exceeded 10% of the total number enrolled in training programs. Even a program that was targeted at the older worker (Operation Mainstream) was comprised of only 58%, who were 45 years of age and older.[26]

In the United States most training programs for the older worker have been created in the public sector.

Private industry has yet to follow the lead of the government. The government has attempted to pick the slack in programs designed to help the older worker. It has created various programs that seek to recruit, train, and employ the older worker.

The Emergency Employment Act of 1971, which was stimulated by the recession of 1970-71, provided almost 150,000 public service jobs for workers of all ages. The law assured that workers 45 and over would be well represented in this program. A number of additional programs for persons over 60 years of age and in financial need were created at the same time. This was one of the first attempts by the federal government to create programs designed to help the older worker.

The Foster Grandparents program, a program originated by the National Council on the Aging, and run through the Office of Economic Opportunity (OEO) trains and pays elderly persons 60 years old and over to serve neglected and deprived children who are in need of close personal relationships with adults.

In another OEO sponsored program, Senior Opportunities For Service (SOS), provides services to older people in nutrition, consumer education, outreach programs, employment opportunities, and related programs. This program, staffed by paid and volunteer workers, is intended to include as many older workers as possible.

Operation Mainstream, a Department of Labor run program, includes the Green Thumb program for men, Green Light program for women, Senior A.I.D.E.S., and Senior Community Service Aides Green Thumb is designed to provide jobs for older people who live in rural areas of poverty. The men in this program, ages 55 and older, plant trees and sod, build parks and rebuild old ones, and create rest areas. They receive training as landscapers, gardeners, nursery men, highway maintenance men, and are employed and paid by the federal government. The 3,000 employees of Green Thumb are paid the federal minimum wage and work on an average of three days per week.

Green Light, the program for elderly women, trains and employs them as outreach workers for sick and handicapped elderly individuals. They also work in libaries, schools, and day care centers. There were only 290 jobs allotted for this program.

Senior A.I.D.E.S. and Senior Community Services Aides are involved in homemaking and health assistance, nutrition, institutional care, home repair, child care, and social service administration. They are also trained and paid by the federal government.

Although these are some of the first attempts at major employment programs for the older worker in our country, there are some flaws in these programs. Many of the older

workers are limited in the income they may receive from these programs because of Social Security laws. There are also income limits on those who may enter these programs. The older worker with a moderately low income is excluded from these programs although he or she too may have financial need. The scope of these programs is limited. They do not operate in all 50 states, and the number of workers in these programs is also quite limited.

The prospect for the needed expansion of these programs is not good at the current time. It is more than likely that due to the current trend of cutting allocations for social programs, programs for the older worker will be reduced or ended. This comes at a time when we are just coming to the realization that the number of older workers in our society will continue to grow at increased rates.

Our attention now turns to the older individual who may not wish to retire completely, choosing instead to work part-time, change their field of employment thru retraining, or delay retirement.

A group of countries throughout the world have created programs that give the older worker choices in his or her employment status.

Sweden has recently developed a program of tapered retirement. It allows workers age 60 to 65 to reduce their working hours while at the same collect a partial pension.

Swedish workers also have the option to delay retirement past the age where full benefits are available, in which case they receive a bonus for each extra month they work until age 70.

Sweden also operates a vocational training program that helps the older worker in keeping their current employment or in seeking a new type of employment. Workers receive cash reimbursements for transportation, material, and other costs related to their training. Private industry has also created committees, composed of representatives of management, union, and public employment services, to help the older worker adjust to the financial problems of the company such as layoffs. These committees make decisions related to who will be layed off or kept on, or they will seek alternative use of manpower to avoid the layoffs.

West Germany has a program for the long term unemployed which provides allowances for a worker moving from a higher paying position to a lower paying one. The longer one is unemployed the higher an allowance he or she will receive. Grants are also available to the hard to employ, including older workers.

Japan has programs that include subsidies to companies hiring older workers, quota systems that require government agencies and private firms to hire specific numbers of older workers, and a policy to change the age of retirement from the current 55 to 60.

In Norway programs designed to help the older worker include mandatory long term layoff notices to those employees over 50 years old, public employment programs, and removal of upper age limits in entrance to vocational training programs.

All of the foreign programs are relatively new and their success rates have yet to be measured. It is important that the federal government and private industry study the effects of these programs. With appropriate alterations for differences in our economic systems many of these programs could be successfully implemented in our country.

Along with government policy to encourage private industry to hire the older worker an effort should also be made to make the older individual more attractive to potential employers. Efforts can be made in three areas: raising productivity of the older worker, compensation to employers who increase pension cost by hiring the older worker, and encouraging the move of older workers to areas of open employment possibilities.

Although studies have shown that productivity is not affected by age (except in physical labor) employers still generally believe the contrary. Besides passing correct information on to potential employers, efforts must also be made to increase the number of on the job training programs for the older worker to upgrade skills and increase

productivity. Private firms should receive government subsidies to cover partial costs of this retraining. If the older worker can be retrained at relatively low costs to the firm this would encourage this hiring of older workers.

Creation of a reimbursement fund, which would be available to firms who have higher workmens compensation and pension costs due to increases in the number of older employees, would encourage employment of the older individual. Some form of tax incentive should also be offered to companies in an attempt to encourage employment.

Private industry, with aid from the government, should encourage the mobility of the older worker. Mobility could be encouraged by simply making the older individual aware of the opportunities available to him in other areas. Low interest or interest free loans may help encourage this movement. The older worker might hesitate to leave his current environment, but if he is encouraged by different incentives he may yet make the move.

High employment rates among older workers are directly related to our economy as a whole. If aggregate demand is down and an economic downturn occurs the older worker is just as vulnerable (if not more vulnerable) to unemployment as his younger counterpart. Therefore a responsible and effective economic policy to encourage full

employment is in the best interests of all workers, not just older ones.

We must seek to change the misconceptions that employers have about older workers. There should be expanded government efforts in developing training and work programs for the older individual despite the trend of budget cuts. The private sector should be encouraged to create their own training programs. Tax breaks should be used as an incentive to private business. We should observe closely the programs of delayed retirement, government subsidies, and tax incentives used by Norway, Germany, Japan, and Great Britain. If these programs are successful we should adapt them for use in our system.

We must encourage flexible retirement systems based on an individual's ability, not on an arbitrary age limit. Greater enforcement of the Age Discrimination In Employment Act will help in this area.

Finally, we must seek to make the older individual more attractive to private industry thru a variety of programs including tax incentives and retraining programs that are cost effective to business.

Each of the programs and policies I have outlined will not be effective individually. The solution to the problems of the worker lie in a multi-faceted effort on the part of the public and private sectors. Efforts must be made in all areas.

As we approach the end of the 20th century the number of individuals 45 years of age and older is expected to increase greatly. We must prepare our economy for this increase by implementing an effective national policy to help the older worker.

* *

"You want to be useful. In many jobs the very qualities that come with age are bonuses..... You have experience, skill and stability, and the good judgement that has come with a lifetime of work..... Our nation cannot afford to waste valuable manpower."

- From U.S. Labor Department booklet "Back To Work After Retirement"

Endnotes

[1]Butler, Robert N. Why Survive? Being Old In America. (New York: Harper & Row, 1975), p. 68.

[2]Butler, p. 70.

[3]Brennan, Michael et al. The Economics of Aging. (New York: W. W. Norton & Co., 1967), pp. 19-20.

[4]U.S. Department of Labor. Employment and Training Report of the President. (Washington: U.S. Government Printing Office, 1977), p. 15.

[5]U.S. Department of Labor. Employment Related Problems Of Older Workers. (Washington: U.S. Government Printing Office, 1979), p. 22.

[6]Ibid, p. 27.

[7]Ibid, p. 28.

[8]Katz, Arnold. "Schooling and Unemployment". Industrial and Labor Relations Review., July 1974, p. 35.

[9]U.S. Department of Labor. Employment Related Problems of Older Workers. (Washington: U.S. Government Printing Office, 1977), p. 30.

[10]Schulz, James H. Economics of Aging. (Belmont, California: Wadsworth Publishing Co., 1976), p. 58.

[11]Butler, p. 72.

[12]Brennan, p. 71.

[13]Shock, N.W. "Older People and Their Potentialities For Gainful Employment". Journal of Gerontology, 2, 1947, pp. 92-102.

[14]Lehman, Harvey C. Age and Acheivement. (Princeton, New Jersey: Princeton University Press, 1953), p. 286.

[15]U.S. Department of Labor. Older American Worker: Age Discrimination In Employment (Washington: U.S. Government Printing Office, 1965), p. 19.

[16]Butler, p. 76.

[17]Brennan, p. 18.

Endnotes Con't.

[18]Schulz, James H. "The Economics of Mandatory Retirement". Industrial Gerontology, Winter, 1974, p. 8.

[19]Stone, Julia "Age Discrimination In Employment Act: A Review of Recent Changes.", Monthly Labor Review, March, 1980, p. 32.

[20]Butler, p. 87.

[21]Butler, p. 88.

[22]Birren, J.E. Psychology of Aging. (Englewood Cliffs, New Jersey: Prentice Hall, 1964), p. 127.

[23]Jakobauskas, Edward B. and Taylor, Vienna. On the Job Training and Reemployment of the Older Worker, p. 201.

[24]Somers, Gerald "Evaluation of Work Experience and Training of Older Workers." (Washington: National Council on Aging, 1967), p. 94.

[25]Harris, Louis. The Myths and Realities of Aging In America, 1974, p. 62.

[26]Butler, p. 89.

Bibliography

Atchley, Robert C. The Social Forces In Later Life. Belmont, California: Wadsworth Publishing Co., 1977.

Birren, J.E. Psychology of Aging. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1964.

Brennan, Michael, et al. The Economics of Age. New York, New York: W. W. Norton & Co., 1967.

Butler, Robert N. Why Survive? Being Old In America. New York, New York: Harper & Row Publishers, 1975.

Harris, Louis. The Myths and Realities of Aging In America, 1974.

Jakubauskas, Edward and Taylor, Vienna. On the Job Training and Reemployment of Older Workers.

Kalish, Richard A. The Later Years: Social Application of Gerontology. Monterey, California: Brooks/Cole Publishing Co., 1977.

Katz, Arnold. "Schooling and Unemployment". Industrial and Labor Relations Review, July, 1974, p. 35.

Lehman, Harvey C. Age and Achievement. Princeton, New Jersey: Princeton University Press, 1953.

Rockstein, Morris. "The Biological Aspects of Aging". Gerontologist., Vol. III, 1968, pp. 124-125.

Schulz, James H. Economics of Aging. Belmont, California: Wadsworth Publishing Co., 1976.

Schulz, James H. "The Economics of Mandatory Retirement". Industrial Gerontology, Winter, 1974, pp. 1-10.

Sheppard Harold L. and Belitsky, Harvey A. The Job Hunt, Baltimore, Maryland: Johns Hopkins Press, 1966.

Shock, N.W. "Older People and Their Potentialities For Gainful Employment". Journal of Gerontology, 2, 1947, pp. 92-102.

Bibliography Con't.

Somers, Gerald. "Evaluation of Work Experience and Training of Older Workers". Washington: National Council On Aging, 1967.

Stone, Julia. "Age Discrimination In Employment Act: Review of Recent Changes". Monthly Labor Review, March, 1980, pp. 32-34.

U.S. Department of Labor, Employment and Training Administration. Employment-Related Problems of Older Workers. Washington: U.S. Government Printing Office, 1979.

U.S. Department of Labor. The Older American Worker-Age Discrimination In Employment. Washington: U.S. Government Printing Office, 1965.

U.S. Department of Labor. Employment and Training Report of the President. Washington: U.S. Government Printing Office, 1977.

* *